

**Information to identify the case:**

Debtor 1	Susan Kocher	Social Security number or ITIN xxx-xx-4069
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Gregory Kocher	Social Security number or ITIN xxx-xx-4805
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-23016-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan Kocher

Gregory Kocher

8/30/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Susan Kocher  
 Gregory Kocher  
 Debtors

Case No. 13-23016-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Aug 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2018.

db/jdb +Susan Kocher, Gregory Kocher, 11 Silver Lane, Plainsboro, NJ 08536-1114  
 514065778 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
 514046790 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 514002487 PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
 514171789 Quicken Loans Inc., c/o Alexandra T. Garcia, Esq., McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 303 (If known), Westmont, NJ 08108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2018 23:03:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 30 2018 23:03:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514002479 EDI: RMSC.COM Aug 31 2018 02:33:00 AEO/GECRB, PO Box 960013, Orlando, FL 32896-0013  
 514002481 EDI: CITICORP.COM Aug 31 2018 02:33:00 Citi Cards, PO Box 183113, Columbus, OH 43218-3113  
 514002480 EDI: CHASE.COM Aug 31 2018 02:33:00 Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 514002482 EDI: RMSC.COM Aug 31 2018 02:33:00 GAP/GECRB, PO Box 530942, Atlanta, GA 30353-0942  
 514243174 EDI: RMSC.COM Aug 31 2018 02:33:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 514002483 EDI: RMSC.COM Aug 31 2018 02:33:00 GECRB/Amazon, PO Box 960013, Orlando, FL 32896-0013  
 514002484 EDI: RMSC.COM Aug 31 2018 02:33:00 Lord & Taylor, GE Capital Retail Bank, PO Box 965016, Orlando, FL 32896-5016  
 514002485 E-mail/Text: camanagement@mtb.com Aug 30 2018 23:02:36 M & T Bank, PO Box 900, Millsboro, DE 19966  
 516348104 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 516348105 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
 514202453 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o AEO, INC. VISA CARD, POB 41067, Norfolk VA 23541  
 514257723 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Chase Bank USA, N.A., POB 41067, Norfolk VA 23541  
 514202456 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541  
 514202731 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541  
 514202662 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541  
 514202732 EDI: PRA.COM Aug 31 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o TJX REWARDS CREDIT CARD, POB 41067, Norfolk VA 23541  
 514002486 EDI: RMSC.COM Aug 31 2018 02:33:00 Paypal Credit Services/GECRB, PO Box 960080, Orlando, FL 32896-0080  
 514002488 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 30 2018 23:03:18 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906  
 514171597 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 30 2018 23:03:18 Quicken Loans Inc., 1050 Woodward Avenue, Detroit, Michigan 48226-1906  
 514120688 +E-mail/Text: bncmail@w-legal.com Aug 30 2018 23:03:09 TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514002490 +EDI: RMSC.COM Aug 31 2018 02:33:00 TJX Rewards/GECRB, PO Box 530948, Atlanta, GA 30353-0948  
 514002489 EDI: WTRRNBNK.COM Aug 31 2018 02:33:00 Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170  
 514088672 EDI: WFFC.COM Aug 31 2018 02:33:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 517054751 +EDI: WFFC.COM Aug 31 2018 02:33:00 Wells Fargo Bank, N.A., PO Box 14487, Des Moines, IA 50306-3487  
 514002491 EDI: WFFC.COM Aug 31 2018 02:33:00 Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 517579983\* +Wells Fargo Bank, N.A., POB 14487, Des Moines, IA 50306-3487

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: Aug 30, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor Quicken Loans Inc. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Celine P. Derkrikorian on behalf of Creditor Quicken Loans Inc. njecfmail@mwc-law.com  
Kevin C. Fayette on behalf of Debtor Susan Kocher kfayette@kevinfayette.com  
Kevin C. Fayette on behalf of Joint Debtor Gregory Kocher kfayette@kevinfayette.com  
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 7